



De-accredited Levee Talking Points

For use in speaking with residents and business owners, community leaders, media and other stakeholder groups when levees have been shown to no longer meet minimum federal standards for flood risk reduction and are being de-accredited.

Levee(s) in our community no longer meet minimum federal standards to reduce the risks associated with a major flood.

- There is always a risk of flooding if you live or work near any levee. Rising waters can cause levees to fail or be overtopped.
- The level of flood risk is shown on flood maps. New maps will show the flood risk has increased for [area(s) near name(s) of levee(s)].
- The risk is higher because the levee has been shown to no longer meet federal standards for reducing the risks associated with a major flood.
- A major flood is defined as a flood that has a 1 percent chance of occurring in any given year. This is the standard the Federal Emergency Management Agency (FEMA) uses to arrive at floodplain boundaries and determine flood insurance requirements.
- New preliminary flood maps show our levee(s) as de-accredited or no longer providing this level of risk reduction. Areas near these levees will now be shown as high-risk Special Flood Hazard Areas.
- [If applicable: While this is an unfortunate situation, we will be moving forward with a comprehensive plan to strengthen and improve our levees. Provide additional information here about local levee repair and improvement project]

Residents should be aware that the change in levee designation has insurance implications.

- Because of the higher flood risk, owners of properties in high-risk areas will be subject to the Federal flood insurance requirement once the new maps take effect. This means property owners will be required to purchase a flood insurance policy if they have mortgages from federally regulated or insured lenders.
- Many property owners can save significantly on flood insurance coverage by purchasing a low-cost Preferred Risk Policy (PRP) for their building and contents before new maps becomes effective. PRPs offer the same level of protection as standard flood insurance at a reduced premium.
- The PRP savings will last for two years. At the end of the two year period, the policy can continue to be rated using a lower risk zone rather than the high-risk zone designation that would normally apply to your property based on the current map. You are “grandfathered in” at these more favorable rates. .
- There may be other ways to save as well. If a home is elevated, for example, lower rates may apply. And choosing a higher deductible can also lower insurance premiums. Residents should call their insurance agents to discuss all of these options.

De-accredited Levees Talking Points

The new flood maps identify the most current flood risks, including the flood risks near levees, so residents can take the appropriate steps to protect themselves and their homes.

- Residents can ensure they are protected from the devastating financial losses of flooding by purchasing flood insurance. Typically only flood insurance covers damage to homes and businesses caused by flood waters.
- There are other important steps that can be taken if you live near a levee to protect lives and property, including:
 - Elevating buildings to reduce the likelihood that floodwaters will damage a structure;
 - Familiarizing yourself with local evacuation plans to help ensure safety in larger flood events – follow notices from local officials on when to evacuate;
 - Making a plan and having supplies and provisions on hand in case of an emergency; and
 - Establishing a communications plan and having a point of contact for family and friends. For more information on preparing for an emergency, visit www.ready.gov.

Residents outside the high-risk areas should also consider their flood risk and make the right choices for protection.

Because of the unique risks associated with levees, [local government/agency] and FEMA urge all property owners who live and work near levees to purchase flood insurance, even if they are not required to do so.

Consider the facts:

- **Most homeowners policies do NOT cover damage caused by flooding.** For most individuals, flood insurance is the only way to protect against flood loss.
- **Federal disaster assistance is NOT always available.** When available, federal aid usually takes the form of a low-interest loan that individuals must repay.
- **A few inches of flood water can cause thousands of dollars in damage.** As waters rise, so do repair and restoration costs. In 2010, the average flood claim was more than \$24,000.
- **There is a 30-day waiting period before a policy becomes effective**, so it is important to talk to your agent soon to ensure you are protected. To find an agent in your area, visit www.FloodSmart.gov.
- [If applicable: As preliminary maps draw close to adoption, we will be doing a number of things to make sure individuals understand their flood risk levels and options for protection, including:
 - **Distributing a range of fact sheets and informational materials** on levees, flood risks and insurance options.
 - **Conducting town hall meetings** to answer questions and address any concerns that residents may have about levee protection and insurance issues.

Insert logo of local flood control authority and/or FloodSmart logo

De-accredited Levees Talking Points

- **Working with our partners in the real estate, insurance and lending professions** to ensure that they serve their clients most effectively by making sure that mortgage holders and new home buyers understand risk levels and when flood insurance is recommended.]

There are other resources available that provide information about changing risk levels and flood insurance.

- Contact [local government/agency] at [phone number] or visit the National Flood Insurance Program FloodSmart Web site at www.FloodSmart.gov.

Insert logo of local flood control authority and/or FloodSmart logo